

**AIR FORCE SERVICES AGENCY  
Program Training Aid**

**CL-15**

**Date: 22 Feb 2000**

**Club Membership Card Program Users Guide**

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**PURPOSE:** This program training aid explains responsibilities and procedures for administrating the Air Force Club Card Program at base level.

**Note:** The term cardmember used throughout this document refers to all individuals who hold an Air Force Club Card. This document is co-produced by First USA Bank and the Air Force Services Agency, Clubs Division.



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# FIRST USA BANK

## Military Partnership Marketing Program Quick Reference Guide

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Ready Reference Contact List/Important Phone Numbers

### General Club Member Assistance

**First USA Bank Cardmember Services (CMS): (24 Hours - 7 Days)**

**For Members: 800-759-0294**

**For Installation Staff use only: 888-240-9049**

**\* Always make sure you are talking to a rep in the Military Que in Austin, TX**

### Overseas CMS Toll Numbers:

GERMANY	0130-86-0127	TURKEY	00800-18-488-4276	ITALY	8008-76499
JAPAN	0031-13-2965	U.K.	0800-96-9225	KOREA	0079-16-800-6531
PORTUGAL	0800-13-311				

### Applications – (Supply Orders Only)

**Email: [MilitaryClub@FirstUSA.com](mailto:MilitaryClub@FirstUSA.com) or fax to Military Partnership 302-434-7601 with the name of base and quantity of applications needed.**

### Application Status/Special Processing

**First USA Bank Priority Services: (08:00 – 17:00 ET)**

**For Installation Staff use only: 800-955-8040 or 302-427-8040**

**FAX: 800-955-8050 or 302-427-8050**

### Maintenance Forms – (Supply Orders Only)

**Email: [MilitaryClub@FirstUSA.com](mailto:MilitaryClub@FirstUSA.com) or fax to Military Partnership 302-434-7601 with the name of base and quantity of applications needed.**

### **First USA Bank Military Partnership Program Contact List:**

Merrilee Tuvell, Account Manager/Liaison	800-955-8010 ext 7285
<a href="mailto:MerrileeTuvell@FirstUSA.Com">MerrileeTuvell@FirstUSA.Com</a>	
Mark Mooneyhan, Relationship Manager	800-955-8010 ext 3461
<a href="mailto:MarkMooneyhan@FirstUSA.Com">MarkMooneyhan@FirstUSA.Com</a>	
Bob Babyok	800-955-8010 ext 3468
<a href="mailto:BobBabyok@FirstUSA.Com">BobBabyok@FirstUSA.Com</a>	
Charles Leonard, Program/ Dept. Manager	800-955-8010 ext 3237
<a href="mailto:CharlesLeonard@FirstUSA.Com">CharlesLeonard@FirstUSA.Com</a>	
Shelley Sanders, Segment/Division Manager	800-634-3452 ext 7323
<a href="mailto:ShelleySanders@FirstUSA.Com">ShelleySanders@FirstUSA.Com</a>	
Andrew Metzger, Communications & Systems	800-634-6452 ext 7361
<a href="mailto:AndrewMetzger@FirstUSA.Com">AndrewMetzger@FirstUSA.Com</a>	

**General cardholder inquires from the installations should be sent to:**

**[MilitaryClub@FirstUSA.Com](mailto:MilitaryClub@FirstUSA.Com) or FAX: 302-434-7601**

**Merchant (Base Activity) Issues**

**Paymentech: (24 Hours – 7 Days) 888-902-6043**

Option 1 Authorization Help Desk

Option 2 Supplies

Option 3 Terminal Help Desk (equipment repair, detail/settlement out of balance)

**Option 4 Missing/Restoration of Reports, New Terminal Request**

For new Merchant # with terminals please email: [MilitaryClub@FirstUSA.com](mailto:MilitaryClub@FirstUSA.com)

*Make sure you email the required information found on the “Information Needed to create new merchant #” document in this guide*

**Correspondence sent to First USA Bank should be directed as follows:**

**Cardmember Correspondence Letters Only:**

First USA Bank

P.O. Box 8650

Wilmington, DE 19899-8650

**Maintenance Forms:**

First USA Bank

Dept 0555

800 Brooksedge Blvd.

Westerville, OH 43081-0555

**For emergency processing only: FAX: 614-248-1828**

Dana Goodrich 614-248-9922 or email [DanaGoodrich@FirstUSA.Com](mailto:DanaGoodrich@FirstUSA.Com)

Peggy Foreman 614-248-8150 or email [PeggyForeman@FirstUSA.Com](mailto:PeggyForeman@FirstUSA.Com)

**Payments:**

With payment coupon:

First USA Bank

P.O. Box 530800

Atlanta, GA 30353

Without payment coupon:

First USA Bank

P.O. Box 740085

Atlanta, GA 30353

**All correspondence to HQ Air Force Services should be addressed to:**

HQ AFSVA

ATTN: Clubs Division

Membership Card Program Manager

10100 Reunion Place, Suite 502

San Antonio, TX 78216-4138

## **1. Air Force Club Card (Account) Types**

The Air Force Club Card may be used to identify an individual as an authorized club member and the account is used to bill club membership dues. These cards may also be used to charge purchases at authorized Services activities should Cardmembers elect to use this capability. First USA Bank provides three types of Air Force Club Card accounts, MasterCard (Classic and Platinum) and Proprietary. *First USA Bank determines the type of card issued to applicants based upon our credit criteria.*

### **A. The Classic MasterCard (Account # Prefix 542807)**

In addition to identifying an individual as an active club member (when applicable), the MasterCard account will be used to bill club membership dues. The Air Force Club Cardmember may elect to take advantage of any or all of the additional features available to them with the MasterCard. The benefits include:

- **Special Low Rate**
- **No Annual Fee**
- **25 Day Grace Period**
- **24 Hour Client Service and Account Information Via Touch Tone Telephone**
- **Instant Cash Worldwide at Automated Teller Machines Carrying the Cirrus Logos**
- **\$100,000 Travel Accident Insurance**
- **Automated Payment Options**
- **Convenience Checks**
- **Balance Transfers**
- **Monthly Dues Billing**
- **Low Minimum Payment**
- **Ability to Revolve Purchases**
- **Charging Privileges at Selected Services Activities**
- **Reciprocal Membership Privileges Across All Branches of Service**

**B. The Platinum MasterCard (Account # Prefix 547169)**

The Platinum MasterCard offers:

- **Competitive Rate**
- **No Annual Fee**
- **25 Day Grace Period**
- **24 Hour Client Service and Account Information Via Touch Tone Telephone**
- **Instant Cash Worldwide at Automated Teller Machines Carrying the Cirrus Logos**
- **\$100,000,000 Travel Accident Insurance**
- **Free Year-End Account Summary**
- **Purchase Replacement**
- **Double Purchase Warranty**
- **Auto Rental Collision Coverage**
- **Emergency Airline Ticket Replacement**
- **Lost Luggage Protection**
- **Automated Payment Options (Internet, Over Phone with Customer Service, Autopay, ClubWorks)**
- **Convenience Checks**
- **Balance Transfers**
- **Monthly Dues Billing**
- **Low Minimum Payment**
- **Ability to Revolve Purchases**
- **Charging Privileges at Selected Services Activities**
- **Reciprocal Membership Privileges Across All Branches of Service**

## **A. The Proprietary Card (Account # Prefix 603028)**

The Proprietary card also offers Cardmembers many benefits including:

- **Special Low Rate (Prime + 5%)**
- **No Annual Fee**
- **25 Day Grace Period**
- **24 Hour Client Service and Account Information Via Touch Tone Telephone**
- **Automated Payment Options Options (Internet, Over Phone with Customer Service, Autopay, ClubWorks)**
- **Monthly Dues Billing**
- **Low Minimum Payment**
- **Ability to Revolve Purchases**
- **Charging Privileges at Select Services Activities**
- **Reciprocal Membership Privileges Across All Branches of Service**

## **2. Accessing the Credit Line**

All Air Force Club Cards are used for the monthly posting of dues, as applicable, as well as point of sale transactions at participating Services activities.

### **MasterCard accounts only:**

Specially designed convenience checks may be issued directly to other chargecard providers (Visa, MC, Discover, American Express, Sears, etc.), retailers or other individuals and may be deposited in other banks. Cash advance fees may be assessed.

Cash advances may be obtained at any financial institution displaying the Cirrus logo. A 2.5% cash advance fee (\$2.50 minimum/\$20 maximum) is charged in addition to normal finance charges even if account is paid in full.

Cash may also be obtained through any Cirrus system ATM with card and PIN (cash advance fees apply). Additionally, ATM fees may be assessed by the participating financial institution (the service provider).

### 3. Applications (New Member)

Everyone applying for a Air Force Club Card is required to complete an application. Both Clubs and other Services activities should display club membership card applications on their counters.

For club membership, completed applications are submitted to the activity to which an individual is applying for review and approval before processing for a new account.

Once submitted electronically by the base to First USA Bank, applications should be tracked in a pending file. First USA Bank sends each base weekly new account journal reports by club/group identifying new accounts opened during the previous week. Installations are also provided a refresh of the clubs accounts electronically on a weekly basis.

Paper applications transmitted via Remote Data Entry (RDE) must be maintained at the respective installation indefinitely in accordance with local file maintenance procedures.

### 4. Account Numbers

Each account is assigned a sixteen-digit account number. The type of card issued may be identified by the six-digit prefix:

Platinum MasterCard	547169
Classic MasterCard	542807
Proprietary Card	603028

*Please note that all correspondence/inquiries require all sixteen digits.*

### 5. Account Repayment

Monthly minimum payment is 2.5% of outstanding balance or \$10, whichever is greater.

**Autopay** program. The minimum monthly payment, a fixed amount or payment in full may be made by automatic, pre-authorized debit from a Cardmember's bank account with any Automatated Clearing House (ACH) financial institution. Requests to establish autopay must be submitted by the cardmember in writing. Refer any inquiries to CMS at 800-759-0294.

**Pay Ahead** program. Allows the Cardmember to make advance payments for up to two months at a time.

Pay over the Phone or Internet. A member can call customer service 24 hours a day to pay over the phone: 800-759-0294 or can enroll on the internet at <http://www.firstusa.com/> and view online statements and much more.

## 6. Additional Cards (Authorized Users)

Cardmembers can request additional cards for authorized users by contacting CMS at 800-759-0294 or by written request. An additional card will be issued which will reflect the name of the authorized user. *The primary member must be the one to make this request.*

An authorized user is someone who is permitted to make charges upon a First USA Bank account but is not held financially liable by First USA Bank for repayment of the balance. An authorized user does not have full access and cannot make all of the requests that a full joint or primary Cardmember may.

## 7. Additional Cards (Joint Cardmember)

A primary Cardmember can include a joint Cardmember via application (new accounts only), or later on by either completing a maintenance form or by calling CMS. Both the primary Cardmember and the joint applicant will be required to sign either the account maintenance form at the club, or the First USA Bank form received in the mail, if CMS is contacted directly. Upon receipt of the signed and completed form, First USA Bank will issue a Air Force Club Card for the joint applicant.

A joint Cardmember is a secondary Cardmember added to the account by the primary Cardmember. The joint Cardmember may perform any functions that the primary may perform, and shares all responsibility for the account.

## 8. Address Change

Cardmembers should immediately contact CMS at 800-759-0294 to report any change in mailing address to ensure prompt receipt of all correspondence, whether from the bank or from the club. If the club is notified of the address change, the Account Maintenance Form must be completed and transmitted to the bank via the Air Force Club card Software which will soon be converted to Club Works, an internet-based program.

## 9. Annual Percentage Rate (APR)

The Annual Percentage Rate for all Proprietary accounts is a variable Prime plus 5%, **and may vary as it is related to the Prime Rate appearing in the Money Rate Section of the Wall Street Journal, adjusted quarterly.** Details appear on club application forms.

The APR for MasterCard accounts vary based on a variety of scenarios (e.g., membership drives, activation efforts, payment history).

## **10. Applications**

Cardmember applications are obtained by contacting the appropriate club. **Clubs order applications by contacting Military Partnership at First USA Bank. Submit requests to <http://www.firstusa.com/> or fax at 302-434-7601. Only designated installation POC's are authorized to order new applications.**

## **11. Automatic Credit Scoring**

Credit scoring is a sophisticated decision support system used by First USA Bank to assist in determining the type of card (MasterCard or Proprietary) and corresponding credit line. The member or base may not choose what type of card is issued. Both are credit cards that report to the credit bureau.

## **12. Balance Inquiries**

Cardmembers can obtain their current account balance either by contacting CMS at 800-759-0294 and use the automated system or enrolling their account online at <http://www.firstusa.com/>. If further assistance is needed, representatives are available 24 hours a day, 7 days a week.

## **13. Balance Transfer (MasterCard Accounts only)**

Balances may be transferred from other credit cards to a MasterCard account in two ways. Cardmembers may write convenience checks, which are provided when the account is first established and periodically thereafter. Cardmembers may also contact a representative at CMS at 800-759-0294 to initiate the balance transfer process. Callers should have the most recent account statement available for the card from which the balance is being transferred in order to provide the requisite information to the CMS representative.

**CMS representatives are available 24 hours a day, year-round.**

## **14. Billing Date Change Requests (*FBC*)**

Cardmembers may request changes to assigned billing/payment due date by contacting CMS.

## 15. Cancellation (Closing) of Account

MasterCard accounts may be closed either by contacting CMS or by visiting the club to which the account is assigned (e.g., Hill AFB Officers' Club). Members who want to retain the MasterCard account outside the Club system may indicate so on the "Cancellation Maintenance form" or contact CMS. Proprietary (Private Label) accounts must be closed at the club and the Cancellation Maintenance form forwarded to the bank.

In either case, clubs/activities reserve the right to retain all cards that reflect club membership. In addition, Proprietary cards will be collected if membership is resigned or if the Cardmember is separating. For security purposes, the card(s) must be destroyed in the presence of the Cardmember. The plastic does not have to be returned to First USA bank.

Bases may "force close" a proprietary membership account for cause. The Resource Management Flight Chief, on behalf of the Service commander, contacts First USA Bank Customer Service at 800-759-0294 and requests the account be immediately closed. The request is also confirmed in writing and forwarded to First USA Bank via mail or FAX the maintenance form to 614-248-1828. First USA Bank will immediately stop posting all dues, decline POS charges to the applicable account, and provide the balance due at the time of the telephone notification.

Since AF owns the proprietary accounts, the base pays the account balance in full and sets up a receivable for MPO or NAF employee payroll reimbursement. Bases call First USA Bank and get a "payoff" balance by calling the automated system (800)-759-0294. Have the 16-digit account number and member's SSN# ready when calling. To use the automated system, enter the 16-digit account number when asked, and enter the last 4-digits of the primary member's SSN# when asked for the "access code". The automated system will give the balance, payment due information, due date, and last payment made, etc. It is important to note the balance given is from the previous night's posting. If the member made charges during the day before coming in to terminate the account, these charges won't be included in the balance given. Also, if the payment is past due and the grace period has already passed before the statement cycles, penalty fees are already triggered and will post to the account. Follow these instructions to compute the final balance from the information given in the automated system.

a. The balance given in the automated system gives a current balance from the previous night, and the available credit is always up-to-date real time. If the automated system balance, subtracted from the credit limit (\$500), does NOT equal the available credit, then, the difference represents new charges that have not yet posted to the account.

b. Add this difference (new charges) to the MPO or NAF payroll reimbursement request to ensure you have the total balance owed on the account.

c. EXAMPLE: \$500 credit limit minus automated system balance of \$350 = \$150. Available credit \$100. In this case, the difference of \$50 represent additional charges that have not been posted to the account and should be added to the final balance for a total of \$400.

Once the balance is obtained, the NAF AO credits the payoff amount in full using the AF club card software (or new Club Works when it is released). Be sure to do this before the member's statement cycles so the account goes to a zero balance. To do this, the base must obtain a prorata merchant # (usually called "DD 139 Payment Adjustment") from First USA Bank which is added to their special function merchant list in the club card software. The NAF AO batches payment for these accounts to credit the proprietary account balance in full the day they call to get the final balance from the bank. The account then has a zero balance and the NAF AO carries the receivable only until the MPO or NAF payroll reimbursement is received. The NAF AO posts the receivable to GLAC 121 00, Customer A/R--MPO Actions Processed. The base accepts the responsibility of all collection actions for the forced closed account.

## **16. Cardmember Services (CMS)**

First USA Bank's automated Military Cardmember Services system may be contacted by calling 1-800-759-0294.

STAY ON THE LINE OR:

**PRESS (1)** to access automated account information.

**PRESS (2)** to transfer a balance.

**PRESS (3)** to check on the status of an application (Cardmember direct inquiries).

**PRESS (4)** for Spanish.

**PRESS (0)** to speak with a representative.

## 17. Closing a Joint Account

### A. Resignation from a club.

See item number 15, above.

### B. Death of one account holder

The surviving account holder may request deletion of the deceased Cardmember's name from the joint account by contacting CMS. A death certificate is required.

### C. Marital disputes

Either account holder may request the closing of a joint account due to marital disputes by contacting CMS. If desired, **the principal club member should be provided instructions on opening a new account to replace the joint account. When applicable, eligibility for continued club membership concerning the joint account holder is determined by the club.** Both parties are still responsible for any balance due on the closed account. The decision regarding the type of replacement account issued, whether MasterCard or Proprietary, remains with First USA Bank.

## 18. Copies of Statements and Drafts

Contact CMS for copies of statements. A handling fee may apply, unless the request is in connection with a billing error, or is placed by authorized installation staff. **Sales drafts for any Services activity related charges should be requested from the respective installation since drafts are kept locally at the base. Cardmembers should be encouraged to contact CMS for copies of drafts only when the transaction was made at an off-base location.** The member can view statements at no charge online by enrolling at: <http://www.firstusa.com/>

## 19. Credit Balance Refunds

Cardmembers may contact CMS by telephone, or in writing, to request a cashier's check for the credit balance on their account. Normally a check is from First USA Bank within 10 to 14 business days of the request being received. If a credit balance revolves for more than 3 months, it may automatically be refunded to the cardmember.

## 20. Credit Line (Limit)

- Platinum MasterCard - assigned by First USA Bank – credit limits of \$5,000 and up
- Classic MasterCard - assigned by First USA Bank – credit limits up to \$5,000
- Proprietary Card - \$500 unless otherwise directed by the installation

## 21. Credit Line Decreases (MasterCard)

In conjunction with First USA Bank account monitoring program, MasterCard accounts are reviewed on a periodic basis and may have the credit limit decreased based on the results or the review. The decision is based upon information obtained from the credit bureau and account payment history. **Requests for decreases in the credit line issued to an account are not encouraged, but will be considered and honored when possible. In the event that the Cardmember has a Platinum MasterCard, requests to reduce the credit limit to an amount below \$5,000 will result in the loss of Platinum benefits.** If the account is in good standing, a Classic MasterCard will be issued with a new account number.

## **22. Credit Line Increases (MasterCard/Proprietary)**

MasterCard accounts are reviewed periodically for limit increases and upgrades, when applicable. In addition, Cardmembers may request an increase of the MasterCard credit limit by contacting CMS. Updated financial information may be required to process the request.

**Normally, a Proprietary account is established with a \$500 line of credit unless otherwise authorized in writing by the Services Commander/Division Chief or designated authorized personnel. Proprietary card line increase requests are not accepted from members. (See item 41 for exceptions)**

## **23. Damaged Cards**

Contact CMS by calling 1-800-759-0294, then **press “0”** to speak with a representative. The replacement card(s) will be issued at no charge to the Cardmember.

## 24. Dues

When applicable, dues/fees amounts charged to club members are determined by the club and normally billed monthly to the member's account by First USA Bank (see **Statements**). The amount of dues is determined by the type of member and eligibility is determined by club management and/or installation policy. Specific details may be obtained from the club.

**NOTE:** Dues stop billing to Proprietary accounts upon reaching the “charge off” status. Any “revoked” block on a MasterCard account will cause dues billing to cease. Notification of bankruptcy or death will cause dues billing on either type of account to stop. Closed accounts are not billed dues.

- a. Dues Adjustments. Cardmembers phoning with questions regarding the amount of dues/fees posting to their accounts will be directed to the appropriate club. Written dues disputes will be processed following the standard dispute process (Regulation Z). **To process dues/fees adjustments and/or to process non-monetary account maintenance, use the Club Works program.**
- b. Dues Exception Rules and Procedures. **Cardmembers should make inquiries concerning exception dues rates/fees and eligibility to the appropriate club. Club membership rules and procedures are governed by HQ Air Force, MAJCOM's, and local bases.**

## 25. Expiration Dates

Cards are valid for a maximum of two years from the date of issue.

Cards are good through the last day of the month in which they expire. New cards are issued within one to two weeks of the expiration date on the existing cards. Members should contact CMS if they have not received their new cards by the expiration date on their current cards.

## 26. Fees

- No Annual Fees
- \$20 Late Fee\*
- \$15 Over Limit Fee
- \$15 NSF Fee - Declined Payment for Convenience Checks
- \$5.00 Statement/Draft Copy Fee
- 2.5% Cash Advance Fee (\$2.00 minimum/\$20 maximum)

\*First USA Bank does not assess late fees to accounts if the previous balance plus new activity/charges totals less than \$50 on the new statement.

## 27. Finance Charges

A finance charge is calculated and assessed monthly when the statement balance for the previous cycle is not paid in full by the cycle's closing date. Finance charges are calculated using the Two-Cycle Average Daily Balance Method. When payment in full is received within the specified time, no finance charge is assessed on retail purchases. However, finance charges are assessed on cash advances from date of cash advance to cycle closing (MasterCard accounts only).

## 28. Lost/Stolen Cards - Cards not Received

Contact CMS by calling 1-800-759-0294 and press "0" or stay on the line for a representative.

The replacement card(s) should be received within 10 working days after the required information has been received by First USA Bank.

## 29. Monthly Statements

All Cardmembers receive a statement monthly, except for accounts with zero balances. The closing date for each account depends on the cycle in which the account falls. The payment **due date is 25 days after the cycle closing date.** All statement transactions list a transaction date, posting date, reference number, merchant name and location, and amount. Statements reflect balance, minimum payment due, and due date, as well as any finance charges/fees that may apply.

## 30. Name Change (Cardmember)

Cardmembers requiring a name change on their card (account) may contact either their club or CMS. If the club is processing the request, the appropriate section on the Account Maintenance form must be completed. Upon receipt of the required documentation, First USA Bank will update the member's file and issue a new card reflecting the name change. Cardmembers should destroy the card bearing the previous name once the new card has been received.

### 31. Organizational Accounts

Payment for goods and services purchased from Services activities by military units or approved private organizations should be accomplished via an “organizational account” established for these expressed purposes. Charging privileges for units and approved private organizations are governed by the policy and procedures established for the Proprietary account. These accounts are not for “official function” use.

Requests to establish an organizational account must be signed by the unit/organization commander, as well as the Services Commander/Division Chief or by designated authorized personnel. The requests presented to First USA Bank must include:

- Name of the organization
- Name(s) of individuals authorized to access the account
- Club affiliation (if applicable)
- Credit limit desired.
- Mailing address (for statementing and card issue/reissue)
- Contact telephone number

Each installation establishes local procedures for approval of organizational accounts, including contacting First USA Bank to establish these accounts. The completed form should be faxed to Priority Services at 800-955-8050 Attn: Military Club/Lynne Muller or Genell Lolley.

### 32. Outprocessing

It is strongly suggested that installation-level squadrons/organizations (including tenant units) include a status review of the club card account as part of the outprocessing checklist. In addition, the installation staff may request a projected PCS/Retirement/Separation notification list from their local Military Personnel Flight (MPF). This listing should be checked against the Cardmember database to ensure proper out-processing prior to departure. If the Cardmember desires to retain club membership, as applicable, the transfer process is completed by the acquiring installation. Otherwise, the account should first be maintenanced for any dues waivers in the club card software or Club Works and the proper Cancellation Maintenance form forwarded to First USA Bank for processing.

Cardmembers may elect to retain the MasterCard account outside of the club system. For those who are separating, the Proprietary accounts are closed.

### 33. Permanent Change of Station (PCS)

Members departing PCS **must** contact their gaining base upon arrival. Normal procedure is for the member to pay dues at the losing base while transferring until the new base starts their dues. It is up to each base to charge dues during PCS or exempt them from paying for approx 1-2 months.

### **34. Payment (Automatic)**

Automatic Payment (Autopay) enables Cardmembers to pay on their Air Force Club Card accounts through electronic funds transfer (EFT). To take advantage of this service, a member selects one of the following (3) options: minimum payment due, pay a fixed amount each month, or pay the total balance due. There is no fee for using this service.

**Cardmembers should be encouraged to utilize the Autopay feature. Sign up forms may be obtained by contacting CMS at 1-800-759-0294. Press “0” or simply hold for to speak with a representative.**

### **35. Payment Traces**

To adjust account posting errors, a copy of the Cardmember's canceled check (front and back) must be furnished to First USA Bank. If the payment was electronically debited from a Cardmember's personal account, a copy of the bank statement reflecting the entry is needed. Cardmember inquiries regarding missing payments that were remitted at the installation should be directed to the location where the payment was accepted.

### **36. Pro-Rata (Special Functions)**

Pro-Rata/Special Function transactions are normally processed via the club card software program (soon to be replaced with Club Works). *See the user guides for each of these programs for further instructions.*

### **37. Reissue of Cards**

Air Force club cards are reissued one to two weeks before the expiration date appearing on the cards (see **Expiration Date**). Once Club Works is implemented, a card will automatically be issued if the base changes the club emboss code (e.g., member is old member and officer club member, then cancels golf and becomes officer club member only). Until then, a maintenance form is required to reissue card if the member does not call Customer Service.

### **38. A. CHARGE-OFF (MasterCard)**

Cardmember accounts that are charged-off automatically have their club membership terminated at that time (as applicable). If the Cardmember would like to apply for a replacement club card account, an application must be completed and submitted to First USA Bank. In most cases, a Proprietary account will be issued.

### **B. CHARGE-OFF (Proprietary Card)**

Cardmember accounts that are charged-off automatically have their club membership terminated at that time (as applicable). Charge-offs usually occur on the 15<sup>th</sup> of each month. A Charge-Off Report is electronically available for the base the following morning. Once the Cardmember reimburses the government (installation) for any outstanding amount related to the charge-off, they may apply to the Services Commander/Division Chief or authorized designee for a replacement Proprietary account. **Reinstatement will only be considered on an exception basis.**

### **39. Special Handling Application Procedures**

If a base is unable to input a new application electronically, they should fill out the Priority Services cover sheet included in this guide before faxing to the bank.

### **41. Upgrade of Proprietary Card to MasterCard**

After a Proprietary account has been in good standing for at least 12 months, a Cardmember may request upgrade to a MasterCard. At present, the Cardmember must complete a new application and include the notation "Upgrade Request" along with the current account number. The application is then faxed to First USA Bank Priority Services 800-955-8050 for review.

If the request is approved, the Cardmember will receive a club card MasterCard. After a period of time, the Proprietary account will be closed.

If the request is declined, a letter will be sent to the Cardmember listing the reason(s) for the decline. ***The base should not inquire on status of an upgrade request. The member should contact Customer Service to inquire after 15 days.***

**First USA Bank periodically conducts upgrades of Proprietary accounts to MasterCard status, closing the proprietary membership account.**

## 42. Value Added Programs

First USA Bank offers a variety of valuable service enhancements to meet Cardmember needs. These include:

- **CMS (Cardmember Services) (1-800-759-0294)**

First USA Bank's automated system enables Cardmembers to call 24 hours a day, 7 days a week, and retrieve account information (e.g., available credit, payment due, and amount and date of their last payment).

- **Automatic payment program (Autopay)**

The minimum monthly payment, a fixed amount or payment in full may be made by automatic preauthorized debit from a member's bank account with any ACH financial institution.

- **Convenience Checks (MasterCard Only)**

- Check writing against available line of credit.
- Billed as a cash advance.
- Three checks mailed shortly after new account is opened.

- **Quarterly Client Services Newsletter**

- Information/facts concerning credit cards.
- Helpful hints on travel, gift giving, etc.
- Question and answer section addressing the questions most frequently asked by Cardmembers concerning their account.

- **Travelers Advantage (MasterCard Only - Added Fee)**

A full-service, national travel agency that guarantees members the lowest available prices on all travel at the time of booking. Participants receive a membership kit, as well as a complimentary Travel Hotline catalogs with information on popular destinations and members-only vacation values. Travel consultants are available 24 hours a day, 7 days a week; the number is toll-free. The annual membership fee is fully refundable by Travelers at the participant's request. For additional information or to join, call 1-800-548-1116.

- **Shoppers Advantage (MasterCard Only - Added Fee)**

Program which offers 10% - 50% off manufacturers' list prices on more than 250,000 name-brand items. Participants receive a membership kit which includes a catalog and complete information regarding the program. A toll -free number has been established and is accessible 7 days a week. The annual membership fee is refundable by Shoppers if the member is not satisfied. For additional information or to join, call 1-800-526-4848 (Monday through Friday, 8 a.m. to 11 p.m. CST; Saturday 9 a.m. to 8 p.m. CST; and Sunday 12 p.m. to 8 p.m. CST).

- **Value Miles (MasterCard Only - Added Fee)**

Travel awards program that earns free airline tickets. For additional information or enrollment call CMS at 1-800-759-0294.

- **Master Values (MasterCard Only)**

Promotional coupons and other marketing initiatives sponsored by MasterCard.

# How to understand the 30/60 Day Past Due Report for Proprietary Accounts

Report ID: BBACFCO-02 (the official file name which appears currently at the top of the report)

## **DATE**

The date of the report is the date the account numbers listed on the report had their statement cycle either 30 or 60 days past due.

## **CLUB ID: 04001**

This is the club id 4 digit # the account belongs to which is unique to each club at each installation. You may have more than one warning report each day, grouped by this club id #.

## **ACCOUNT NO**

This is the 16 digit First USA Bank account # which will always start: 603028\_\_\_\_\_

## **PRINCIPAL BALANCE**

Principal balance consists of charges the member made over the life of the account and club dues

## **FINANCE CHARGE**

The field now includes finance charges, late fees and over the limit fees combined and the "UNPAID FEES" field will always be empty.

## **TOTAL BALANCE**

This total dollar amount is the Principal Balance amount plus the Finance Charge dollar amount which equals the total account balance at the time the report is generated.

## **EXT STATUS**

If blank/empty, it means the account is open for dues billing, but past due for non-payment and the member will be declined if he/she attempts to swipe the card

**B** means the bank received official bankruptcy notification and closed the account that also freezes the account balance from increasing. The account will age and charge off after appearing as 60 days delq (3) on your warning reports.

**I** means the bank received notification that the member was deceased or interest accrual prohibited and the account is closed, no dues will bill. The balance is frozen and will not increase from the day the I status is performed at the bank. The account will age and charge off after appearing as 60 days delq (3) on your warning reports.

**C** means the account was closed per member's request via maintenance form from the installation.

**Z** will only appear on your Private Label Charge Off report and means the account has been charged off and replaces any previously above mentioned statuses.

## **How to understand the 30/60 Day Past Due Report for Proprietary Accounts**

*(Page 2 Continued)*

### **CURRENT DELQ**

**2** means they are 30 days past due to the bureau (3 months w/out minimum payment)

**3** means they are 60 days past due to the bureau (4 months w/out minimum payment)

So you will see a member on the 30/60 report the first time with a 2, then the following month if he/she still doesn't pay current with a "3" then on the Private Label Charge off report around the 15th of the month

### **MTHS BAL**

This is the number of months the account has had a balance/statements (i.e. 022 = 22 months with balance)

### **SSN**

The Social Security # on the account #

### **NAME**

Primary member's full name

### **ADDRESS/CITY/STATE/ZIP**

The mailing address the bank currently has and is mailing statements monthly

## **Example of 30/60 Past Due Report**

REPORT ID:BBCCAFCO-02 FIRST USA BANK

PAGE: 0001

30/60 DAY PAST DUE REPORT

DATE: 11/10/1999

BASE NAME: KADE1

AGENT BANK: 01810

ACCOUNT NO	PRINCIPAL BALANCE	FINANCE CHARGE/UNPAID FEES	TOTAL BALANCE
------------	-------------------	----------------------------	---------------

6030281122334567	60.37	20.73	81.10
------------------	-------	-------	-------

EXT STATUS	CURRENT	DELQ	SSN	NAME	ADDRESS	CITY	STATE	ZIP	MTHS	BAL
------------	---------	------	-----	------	---------	------	-------	-----	------	-----

3			555-44-1111	SMITH,JOHN H	PSC 10 BOX 555	APO				
---	--	--	-------------	--------------	----------------	-----	--	--	--	--

STATE	ZIP	MTHS	BAL
-------	-----	------	-----

AP	96367	022	
----	-------	-----	--

## **Example of Charge Off Report**

REPORT ID: BBCCAFCO-01 FUSA MILITARY PRIVATE LABEL CHARGE-OFFS US MILITARY 11/08/99 PAGE  
001

RUN DATE 11/09 TIME 01:11

BASE NAME : KADE1

AGENT NAME: 01810

ACCOUNT NUMBER	PRINCIPAL	FINANCE	CHARGE/UNPAID FEES	TOTAL BALANCE	SOC-SEC-NUM
6030281122334455	511.30	160.92	672.22	555-44-1122	

CURR DELQ	NAME	ADDRESS	CITY STATE ZIP	MTHS BAL	BLOCK/RECLASS
003	JONES,MARK A	PSC 10 BOX 555	APO AP 96367 022	Z	

AGENT TOTAL = 672.22

### **Information Needed to Set up New Merchant with Terminal under Paymentech**

The base should email their request to: [MilitaryClub@FirstUSA.com](mailto:MilitaryClub@FirstUSA.com)

To set up a new merchant terminal under Paymentech at an existing installation that has now converted, the base should email their request to Merrilee at : [MilitaryClub@FirstUSA.com](mailto:MilitaryClub@FirstUSA.com) or fax to 302-434-7601. The following information is needed to ensure Paymentech can build correctly.

1. The commercial telephone # including area code the terminal will be using, and if a 9, ect. is needed before dialing out please indicate prefix
2. The Merchant Name to be created and what club it goes under (i.e. Mcph Child Development Ctr under Activities)
3. If equipment is needed, indicate how many terminals/printers and the shipment address and contact name/phone # to ship the equipment to, and also the address on the location where the terminal will be used.
4. If equipment is not needed and the base has a reserve terminal that can be re-programmed, I must know what type of equipment they will be using. i.e. Tranz 380 Verifone terminal and a Printer 250

**FIRST USA BANK MILITARY CLUB MEMBERSHIP  
CANCELLATION  
MAINTENANCE FORM**  
*(To be used by the base in conjunction with Club Works)*  
*(<http://www.Club-Works.com>)*



**IMPORTANT** *(read below)*

**This form should be sent to the bank for accounts that are canceling ALL of their club memberships and AFTER the dues have first been exempted in Club Works by the base to avoid dues being posted after the member resigns.**

Club Dues are posted by the bank on the last day of each month for the following month (*i.e. On 12/31/99 January dues will be posted which will be reflected on the January statements that go out Jan 1-31,2000*).

Once completed, and the dues exempted in Club Works, please forward this form to:

**First USA Bank Attn: Maintenance Form Dept 0555  
800 Brooksedge Blvd.  
Westerville, OH 43081-0555  
FAX: 614-248-1828**

**Military Installation Completing Form:** \_\_\_\_\_

Date: \_\_\_\_\_

**Card Member Name (Print)**

\_\_\_\_\_

**I. 16 DIGIT ACCOUNT NUMBER**      ■      ■

■

**SOCIAL SECURITY NUMBER** *(reference purposes only)*      ■      ■

**II. MUST SELECT 1 OF THE 2 OPTIONS BELOW:**

**CANCEL ALL CLUB MEMBERSHIPS/& RETAIN FIRST USA BANK MASTERCARD  
ACCOUNT**



<b>TENNIS</b>					
<b>FITNESS</b>					

**V. CHANGE IN RANK OR STATUS:**

**GRADE/RANK (i.e. E3,O2)** \_\_\_\_\_ **MEMBER TYPE (ie. Active Duty, Retd)** \_\_\_\_\_